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PATENT APPLICATION  
Docket No. 5038-137  
Client No. P12509

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Samuel H. Fleming      Conf. No.      1885  
Serial No.      10/001,463      Examiner:      Harle, Jennifer I  
Filed:      October 29, 2001      Art Unit:      3627  
For:      HAND-HELD ELECTRONIC CHECKBOOK

MAIL STOP AMENDMENT  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

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**AMENDMENT**

Responsive to the Office Action, Paper No. 2, dated May 4, 2004, please amend the application as follows.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 6 of this paper.